ABOUT US

Seekonk Human Services is an information and referral agency for Seekonk residents of all ages. We try to help you directly or by introducing you to the network of federal, state and local support services that are available. The Council on Aging division provides social services, information and referral, social and educational programs. The Senior Center hours are Monday – Thursday from 8:30am – 4:30pm, Friday's 8:30am – 12:30pm, and evening appointments upon request. All Seekonk residents are invited to enjoy the activities, programs and companionship at the Senior Center.

Social Services

Human Services administers the following programs for all Seekonk residents that qualify: fuel assistance through Citizens for Citizens, Friends of Friends Emergency Assistance, Salvation Army and The Good Neighbor Program; food stamps and food pantry intakes and applications; WIC; health insurance programs (SHINE); and blood pressure, cholesterol, and glucose screenings. To set up an appointment with an outreach worker, please call first: (508) 336-8772.

Elder Visitors

Outreach workers visit homebound elders to check on their well-being. They also help complete forms and process paperwork. If necessary, referrals are made to the appropriate agencies. Senior aides are available to pick up medication, do emergency errands, or ride the van as an escort to medical appointments.

Emergency Funds and Help

Friends of Friends, a philanthropic group, allocates money for conditions posing an immediate threat to the health or safety of a senior. Seekonk Human Services has a list of names of the elderly who may need help in the event of a disaster. Please notify us if you would like to be included. Help is available for frail, isolated elders during weather emergencies.

Friends Of Friends Community Services Inc.

This is a non-profit organization to encourage community-wide interest in the well-being of all Seekonk residents. Seniors and families are supported by the group's dedicated volunteers. Membership is open to all. Your contributions of time and talent are needed. If you would like to make a financial contribution, please make your check payable to: Friends of Friends, c/o Edith Krekorian, 8 Harriet Court, Seekonk, MA 02771.

GATRA Photo ID's

Seekonk Human Services is able to take your picture for a GATRA ID. Please call Seekonk Human Services to schedule an appointment (508) 336-8772.

Medical Loan Closet

Temporary loans of medical equipment are available such as hospital equipment, wheelchairs, canes, commodes, and walkers. If you or someone you know is in temporary need of medical equipment, or if you know of someone who would like to donate equipment, please call Seekonk Human Services at (508) 336-8772.

Town Crier

A monthly newsletter is published by Seekonk Human Services and distributed at no charge to Seekonk seniors age 55 and older. If you do not receive the newsletter and would like it sent to your home, please call us at (508) 336-8772.

DENTAL

MassHealth

MassHealth pays for health care for certain low- and medium-income people living in Massachusetts.

While MassHealth covers some dental care, it is not all inclusive. If you are a MassHealth member, please call the Dental Customer Service Number at (800) 207-5019 to find out what is covered.

Dental Schools

Typically, dental schools offer service at a more affordable rate than private practice.

Boston University Goldman School of Dentistry	(617) 638-4700
Forsyth School for Dental Hygiene	(617) 262-5200
Harvard Dental Clinic	(617) 432-1434
Tufts School of Dental Medicine	(617) 636-6614

Bristol Community College School of Dental Hygiene,

777 Elsbree Street, Building C Fall River (508) 278-2811, Ext. 2139

Dental/Health Centers

Community Health Centers provide reduced rates for patients who are low-moderate income.

HealthFirst Family Care Center 102 County Street, Fall River (508) 679-8111

EMPLOYMENT

One-Stop Career Centers

All Massachusetts One-Stop Career Centers offer job search assistance including workshops on interviewing, networking and resume writing and tools to help conduct an effective search.

• Career Center, 67 Mechanic Street, Attleboro (508) 222-1950

• Career Center, 446 North Main Street, Fall River (508) 730-5000

Senior Community Service Employment Program (SCSEP)

The Senior Community Service Employment Program helps eligible, low-income persons 55 and older with training and community service assignments (20 hours/week at minimum wages) prior to transitioning into the private sector.

 Citizens for Citizens, 264 Griffin Street Fall River, MA (508) 679-0041

Job Opportunities Bank for Seniors (J.O.B.S)

A Job Opportunities Bank for Seniors and students is a listing service offered by the Seekonk Human Services. We do not make recommendations, but will give out names, telephone numbers, and general rate of pay requested. Individuals then make their own arrangements.

FOOD

Supplemental Nutrition Assistance Program (SNAP)

SNAP, formerly called the Food Stamp Program, is a government program that provides eligible low-income persons with a line of credit on an EBT card which is used like a credit card at most food markets. To check eligibility call Project Bread's FoodSource Hotline at (800) 645-8333

Bring Assistance with Groceries to Seniors (B.A.G.S)

This project provides a personal shopper for frail Seekonk residents, 60 years of age or older, who are unable to shop for themselves. Seekonk Human Services personnel assess the needs of the elder, review their grocery list, shop at local stores, bring home, and unpack the groceries if necessary. Elders who may be in crisis and in need of food immediately are served by the program on a priority basis. For more information, please call the Seekonk Human Services at (508) 336-8772.

Elderly Nutrition Program (Meals On Wheels)

The Elderly Nutrition Program provides persons 60+ one meal a day Monday through Friday at community meal sites such as senior centers, churches, etc. Some programs may also provide weekend meals. Home-delivered meals may be provided to those who are homebound. A voluntary donation is requested but no one is turned away for not paying. Call Bristol Elder Services at (508) 675-2101 to locate a meal site near you or Seekonk Human Services at (508) 336-8772 to apply for home deliveries.

Seasonal Food Baskets and Dinners

Various organizations contribute and deliver gift baskets to isolated and needy elders and families. Hot meals are prepared and delivered to residents that are unable to get out or who will be alone on holidays and are not able to cook for themselves. Contact Seekonk Human Services at (508) 336-8772.

Food Pantries

Doorways Food Pantry is a nonprofit volunteer organization committed to serving the needs of Seekonk residents. They are open Saturday mornings, 8 to 10 AM at the North School. Seekonk Human Services handles the applications for Doorways. Call (508) 336-8772.

Hebron Food Pantry in Attleboro operates a Seniors' Food Pantry (age 60+) on Tuesdays, 10:30 to 11:30 AM and a Working Persons' Food Pantry on Thursdays, 5 to 8 PM, for the disadvantaged, working poor, and those on unemployment. Seniors must bring an electric bill the first time as proof of address. A weekly pay stub or current unemployment statement, plus electric bill, is required for the Thursday pantry. 11 Sanford Street (near YMCA). Call (508) 223-4257 for information.

Murray Unitarian Universalist Church in Attleboro has a food pantry for the needy on Monday and Thursday mornings, 9:30 to 11:30 AM, not limited to Attleboro

residents. Recipients receive one bag of supplemental groceries per week. 505 North Main Street. Call (508) 222-0505 for more information.

St. Joseph's Food Cellar is open every Friday from 6 to 7 PM at South Main and Maple Street in Attleboro. They serve Seekonk residents. An ID is required. Call (508) 226-1115 for more information.

Soup Kitchens

Family Cafés, offered through the Attleboro Area Council of Churches, are kidfriendly restaurant-style meals where games and crafts are available. They are offered on the last Wednesday of every month, 5:30 to 6:30 PM at Evangelical Covenant Church, 841 North Main Street, in Attleboro and the last Saturday of every month at 6:00 PM at Waters Church, 15 John Dietsch Boulevard, in North Attleboro. Needy Seekonk families are welcome.

Food and Friends Soup Kitchens also offered through the Attleboro Area Council of Churches, serve hot meals to adults, as follows:

- Monday, 4:30 PM, LaSalette Shrine, 947 Park St., Attleboro
- Tuesday, 4:30 PM, First Baptist Church Mansfield, 52 No. Main St.
- Wednesday, 4:00 PM, First Baptist Church North Attleboro, 75 Park St.
- Thursday, 4:30 PM, First Baptist Church Attleboro, 118 So. Main St.
- Friday, 4:00 PM, Memorial Baptist Church Seekonk, 340 Central Ave.
- Saturday, 11:00 AM, Centenary Methodist Church, 15 Sanford St., Attleboro

FUEL/UTILITIES

Fuel Assistance for 2014-2015

Seekonk Human Services works with Citizens for Citizens, a community action program, to administer the fuel assistance program for income qualifying individuals and families. If your income is below \$32,618 (one person), \$42,654 (family of two), \$52,691 (family of three) and \$62,727 (family of four) you may be eligible to receive fuel assistance, discounts on monthly utility bills, and weatherization services.

Seekonk Human Services has applications available for fuel assistance. The program runs **from November 1 to April 30**. To apply, make an appointment with an outreach worker by calling (508) 336-8772.

Utility Shut-Offs

Seekonk residents facing utility shut-offs should contact one of our outreach workers for help to avoid a shut-off and work out a payment plan with the utility. Emergency assistance is also available for low-income residents who have run out of heating oil. Call (508) 336-8772.

Other Heating Resources

For those over income for Citizens for Citizens fuel assistance, the Good Neighbor Energy Fund of the Salvation Army provides financial assistance to eligible persons for heating. Contact Seekonk Human Services at (508) 336-8772 for referral.

Home Heating Oil Cooperatives

The Oil Buying Network (OBN) was one of the earliest pioneers of the concept of group buying for heating oil. Founded in 1982 in Boston, it has become one of the largest heating oil cooperatives in the country, with tens of thousands of households participating in Massachusetts, Connecticut and New York. Members realize an average savings of $10-25\phi$ per gallon.

Mass Energy Discount Heating Oil Service has 17,000 members who save 15-30¢ per gallon on heating oil. Call (800) 287-3950.

HEALTH CARE

Serving Health Information Needs of Elders (SHINE)

Medicare Part A, Part B, Part D, MassHealth, Medigaps, HMOs, SSI, Prescription Advantage. Confused? You're not alone! SHINE is a program funded by the Executive Office of Elder Affairs. The purpose of the program is to ensure that Massachusetts elders have access to free, accurate, unbiased information regarding health care options. Counselors inform elders of their rights under Medicare and assist with filing out applications. Appointments are required and can be made by calling (508) 336-8772.

Health Insurance and Health Care Benefits

MassHealth (Standard). MassHealth, also known as Medicaid, is a state/federal health insurance program for low income, low assets US citizens. If you are 65+ and have monthly income of <\$981 (1 person) and no more than \$2000 in assets, you may be eligible. A couple (65+) may have up to \$1328 a month combined income and \$3,000 or less in assets. MassHealth may pay all doctor and hospital

bills as well as long term care services in home or in a nursing facility. To apply please come to Seekonk Human Services for assistance.

MassHealth Home and Community Based Waiver Program. There are some exceptions to the basic eligibility requirements for MassHealth Standard. If a person or one member of a couple has income or assets above the requirements but is functionally impaired enough to require personal care for carrying out activities of daily living, she/he may still be eligible for MassHealth under a waiver program. Call Seekonk Human Services at (508) 336-8772 about eligibility.

MassHealth Buy-In. If you are not eligible for Standard MassHealth, persons 65+ with Medicare may be eligible to have Medicare Part B premiums paid for by MassHealth if your income is \$1,333 or less and assets are \$7,280 or less for 1 person. For a couple the income test is \$1,790/month or less and assets of \$10,930 or less.

Senior Care Options (SCOs). A SCO is a Medicare-MassHealth partnership for "dual-eligible" seniors. A SCO is a comprehensive health plan that covers all the services reimbursable under Medicare and MassHealth through a senior care organization and its network of providers. Members of a SCO will have a primary care physician and 24-hour access to a team of doctors, nurses, specialists, and a geriatric support services coordinator. Call Bristol Elder Services at (508) 675-2101 for more information.

Commonwealth Care. Commonwealth Care is a health insurance program for low and moderate-income Massachusetts residents with household incomes at or below 300% of the Federal Poverty Level who don't have health insurance. Those on Medicare, TriCare, MassHealth or other insurance are not eligible. The cost of Commonwealth Care depends on household gross income, where you live, and the health plan you choose.

Applicants must complete the Medical Benefits Request form. Call Seekonk Human Services for an appointment with an outreach worker, (508) 336-8772.

Health Safety Net. The Health Safety Net is a MassHealth financial aid fund that helps pay for health services for lower-income individuals under the age of 65 whose income makes them ineligible for the state's Commonwealth Care health insurance. Health Safety Net can be used at hospitals (does not include doctors' services in a hospital) and community health centers. Individuals can apply for

MassHealth Health Safety Net at a hospital when they are there for services or through Seekonk Human Services, (508) 336-8772.

Medicare Advocacy Project (MAP). MAP provides Medicare beneficiaries free legal advice/ representation for appealing Medicare denials for services. Call (800) 323-3205.

Community Health Centers. Community health centers provide primary, preventive and dental care, as well as mental health, substance abuse and other community-based services to adults and children in need regardless of their insurance status or ability to pay.

HealthFirst Family Care, 102 County St., Fall River (508) 679-8111 SSTAR Family Health, 400 Stanley St. Fall River (508) 675-1054

Cardiac Prevention Clinic

Seekonk Human Services hosts a Monthly Health Clinic with Seekonk Fire Department who are available to check your blood pressure and glucose. Seekonk is very fortunate to have this service, which will enable you to monitor your health each month. No appointment is necessary – it's first come, first served. The clinic is held on the 3^{rd} Wednesday of every month, from 9:00 – 10:30, at 320 Pleasant Street. Call (508) 336-8772 if you have questions.

INCOME

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a federal income assistance program administered by the Social Security Administration. Eligibility requirements include meeting income and asset guidelines, being a US citizen, and being 65 or older, blind, or disabled. Individuals receiving SSI are automatically eligible for MassHealth. Apply at the local Social Security office, 106 Pleasant Street, Attleboro, MA 02703; (508) 226-2710 or (800) 772-1213.

Emergency Aid to the Elderly, Disabled and Children (EAEDC)

EAEDC is a state-funded income program for those who meet all eligibility requirements. For the elderly, one must be 65+, a US citizen or a legal immigrant, waiting for Supplemental Security Income (SSI) to begin, or be ineligible for SSI but meet all other eligibility requirements for EAEDC. This program is for those who have no or little income and/or assets. Apply at the local Massachusetts

Department of Transitional Assistance office, 21 Spring Street, Taunton, MA 02780, (508) 884-5300.

LONG-TERM HEALTH CARE

While short-term home care is usually provided by certified home health agencies such as the Visiting Nurses Association and covered by health insurance after a say in the hospital, many seniors also need ongoing home care for chronic problems. Please call Seekonk Human services at (508) 336-8772 for information and referral.

MEDICATIONS

Medicare Part D

Unless they have comparable "creditable coverage" for prescriptions (e.g., through veterans' benefits or by a plan from a current or former employer), Medicare beneficiaries are penalized unless they enroll directly in a Medicare Part D prescription stand-alone drug plan or choose Part D coverage through a Medicare Advantage Plan. There are dozens of Part D plans available with varying costs for premiums, deductibles, and co-pays, as well as differences in what drugs each plan covers. Call Seekonk Human Services at (508) 336-8772 for assistance in determining which plan is most affordable for you. Open enrollment is **October 15 – December 7.**

Low Income Subsidy (LIS) – Extra Help Benefit

Medicare provides "Extra Help" to lower costs for beneficiaries with limited income and resources. The 2015 resource limits are \$8,780 (\$13,930 if married) for the full low-income subsidy and \$13,640 (\$27,250 if married) for other low-income subsidies. You may apply for LIS online at <u>Low Income Subsidy</u> or through Seekonk Human Services at (508) 336-8772.

Prescription Advantage

Prescription Advantage is a state-funded drug assistance program for non-MassHealth beneficiaries. It helps seniors with co-payments if their gross household income is below 500% of the federal poverty level (\$58,350 for individuals and \$78,650 for couples). If income is between 300% and 500% of the federal poverty level, there is annual enrollment fee of \$200. Below 300% there is no cost for benefits. Co-pay assistance begins immediately for those whose income is below 150% of the federal poverty level (LIS eligible). Otherwise, they begin when the individual reaches the "donut hole." Prescription

Advantage also helps disabled individuals under 65 who meet income guidelines. To apply, call Seekonk Human Services at (508) 336-8772.

MassMedline

MassMedline is a free, confidential service offered by the Massachusetts College of Pharmacy. They can assist with information about your medications as well as help you enroll in a prescription drug program. Call (866) 633-1617.

RENTAL HOUSING

Public Housing

Seekonk has one housing complex for low-income elderly 60+ years of age and disabled individuals. The Seekonk Common, a state-financed facility operated by Seekonk Housing Authority, is located at 25 Chappell Street. It consists of 72 units, four of them handicapped accessible. Income guidelines vary from year to year. Most persons in public housing pay 30% of their income for rent. For information on housing for low-income elderly and disabled individuals, call Seekonk Housing Authority at (508) 336-6067.

Seekonk also has four single family housing units with two apartments each. None of these units is Section 8.

Seekonk residents may also put themselves on a list for public housing in other communities:

Attleboro Housing Authority	(508) 222-1410
Fall River Housing Authority	(508) 675-3500
Taunton Housing Authority	(508) 823-6308

For information about federally-funded Section 8 housing, call South Shore Housing Development Corporation, 169 Summer Street, Kingston, MA 02364; (781) 422-4200 or (800) 242-0957.

Congregate Housing

Congregate housing is state-subsidized rental housing with shared services. East resident has a private room but shares one or more of the following: kitchen, dining or bathing space. Congregate housing offers no medical services or supervision of residents. A service coordinator assists in obtaining needed community services and oversees the carrying out of residents' job responsibilities.

Eligibility includes being age 60+, low income, and ability to live in a shared environment.

Bristol Elder Services

(508) 675-2101

TAX PROGRAMS

Clause 17D, \$175, Elderly

Must be 70 or older on July 1, own and occupy their home for at least 10 years. Their whole estate cannot exceed \$40,000 (exclusive of home).

Clause 18, Hardship

Board Discretion of any portion of the estate of persons who by reason of Age, Infirmity and Financial Conditions, are, in judgment of the Assessors, unable to pay.

Clause 18A, Hardship Tax Deferral

Persons of any age may defer all or a portion of the taxes if you don't have the financial resources to pay them because of a change to active military service (not initial enlistment), unemployment, illness or other type of temporary hardship. They must own and occupy property as of July 1, living in MA for at least the previous 10 years. This tax deferral allows you to postpone payment. You must enter into a tax deferral agreement that may cover a maximum period of three consecutive fiscal years. A lien statement is recorded.

Clause 22, Veterans

For Veterans with 10% of more disability. Initial requirement a statement from the VA stating disability.

Clause 37A, \$500, Blindness

Persons must provide a certificate of Blindness from the Division of the Blind dated July 1 of the year in which they are applying. This certificate is required each year.

Clause 41A, Any Amount, Deferral

Persons 65 years old or older can apply for this Deferral if income is \$20,000 or less per year. They must own and occupy their home for the past 5 years. This becomes a lien and is recorded on their deed. The Town recovers the deferral at the time of sale in inheritance. Interest is 8%. The outstanding balance + interest can equal 50% of the assessment. **This can be used in conjunction with 41C.**

CLAUSE 41C, \$1,000, Elderly

Persons who are 65 years or older on July 1 of the current year and own and occupy their home for 5 years can apply.

CLAUSE 41, Total Exemption

Surviving spouse, and have no remarried or minor child of a firefighter or a police officer killed in the line of duty.

IncomeWhole Estate\$20,000 single\$40,000 single\$30,000 married\$50,000 married

Property Tax Work-Off

Must be age 65 or older, resident of Seekonk for 5 years, own and occupy the property for which Seekonk taxes are paid and rebate requested, present a copy of Seekonk tax notice upon application to the program, only one household member may participate in the program per year.

The Circuit Breaker

Must be a Massachusetts resident age 65 or older by the end of the tax year, for which you are filing, must own or rent residential property in Massachusetts and occupy it as your primary residents, for 2014 tax year, must have an annual income of \$56,000 or less for a single filer, \$70,000 or less for head of a household, or \$84,000 or less for joint filers.

For 2014, the tax credit is capped at \$1050.

REVERSE MORTGAGES

The Home Equity Conversion Mortgage (HECM) program enables older homeowners to withdraw some of the equity in their home in the form of monthly payments for life or a fixed term, or in a lump sum, or through a line of credit.

In addition, the HECM mortgage can be used to purchase a primary home when the borrower is 62 years of age or older and is able to use cash in hand, money from the sale of assets or money from an allowable FHA funding source to pay the difference between the reverse mortgage and the sales price plus closing costs for the property. The program requires that borrowers receive free or low cost reverse mortgage counseling from an approved reverse mortgage counselor. Before the loan application can be processed and fees charged to the borrower, lenders must receive a signed and dated Certificate of HECM Counseling.

The Executive Office of Elder Affairs list of approved reverse mortgage counseling programs, current as of March 2, 2010, is available at Reverse Mortgages.

Or, call

Homeowners Options for Massachusetts Elders (HOME)

(617) 451-0680 or (800) 583-5337

Money Management International

(800) 308-2227

TRANSPORTATION

Dial-A-Ride

GATRA (Greater Attleboro-Taunton Regional Transit Authority) provides Dial-A-Ride curb-to-curb transportation to doctors' appointments for customers sixty years of age or older and/or those who are disabled. To be considered for Dial-A-Ride service, customers must apply for a GATRA ID. This may be done through Seekonk Human Services.

To schedule the van service, call the dispatcher between the hours of 8:30 AM and 4:30 PM, Monday through Friday, at (800) 483-2500; TDD (508) 824-7439. Reservations must be made at least one day before the appointment and can be made 14 days in advanced.

GATRA 10-ride passes can be purchased for \$10 from Seekonk Human Services. Cash fares on the van are \$1.25 to Attleboro, East Providence, Rehoboth and within Seekonk. Trips from Seekonk to Providence, Pawtucket, Barrington, Cranston, and Johnston are \$2.50. A Personal Care Attendant can be registered with GATRA and ride free; a companion can ride at the same fee as the customer.

Dial-A-Ride service is offered Monday through Friday from 6:00 AM to 6:30 PM and Saturday from 9:00 AM to 5:30 PM. Call for holiday schedules.

Shopping with GATRA

Dial-A-Ride service is also available for shopping as follows:

 Seekonk Senior Shopping Day – Tuesdays from 10:15am – 11:30am (Walmart, Stop & Shop, and Price Rite)

Call GATRA at (800) 483-2500 for a reservation.

Long Distance Transportation

Out-of-Town Medical Transportation provides door-to-door, handicapped accessible, non-emergency, long-distance medical transportation to medical facilities in Boston and Providence. Call (508) 675-0306.

MassHealth

MassHealth provides free doctor-approved transportation to doctors' appointments for anyone on MassHealth, regardless of age. MassHealth participants eligible for transportation should call (508) 828-4600 and dial the transportation option.

Bristol Elder Services

Bristol Elder Services may provide transportation to persons who meet eligibility requirements for state-funded home care if they are on life-savings treatment such as dialysis, radiation or chemo-therapy. Transportation is provided to doctors' appointments and for shopping.

Seniors receiving other state home care services who are not eligible for MassHealth may receive transportation to doctors' appointments.

Call Bristol Elder Services at (508) 324-4619.